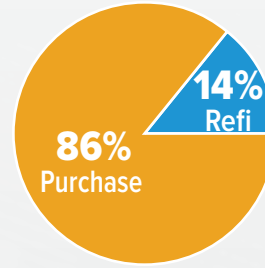


FEBRUARY NATIONAL STATS



RATE LOCK VOLUME

Purchase locks edged up 4%, cash-outs fell 11% and rate/term refis held at record lows



MARKET MIX

Refi share of the market mix returned to a record low in February



AVERAGE LOAN AMOUNT

The average loan amount rose by \$9K in February



MONTH-END CONFORMING RATE

Our [Optimal Blue Mortgage Market Indices](#) tracked a 52 bps rise in 30-year rate offerings throughout February